

In re:  
Richard Braude  
Debtor

Case No. 19-16221-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Apr 07, 2022

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 4

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 09, 2022:

Recip ID	Recipient Name and Address
db	+ Richard Braude, 1848 South Carlisle Street, Philadelphia, PA 19145-2307
cr	+ KeyBank N.A. S/B/M to First Niagara Bank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
cr	+ Sharon Bank, 901 Main Street, Darby, PA 19023-1650

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: megan.harper@phila.gov	Apr 07 2022 23:46:00	CITY OF PHILADELPHIA, Tax & Revenue Unit, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, Major Tax Litigation Division, Philadelphia, PA 19102-1595

TOTAL: 1

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 09, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 7, 2022 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor KeyBank N.A. S/B/M to First Niagara Bank N.A. bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
DANIEL CHRISTOPHER KERRICK	on behalf of Creditor Wilmington Savings Fund Society FSB dckerrick@dkhogan.com, gdurstein@dkhogan.com

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KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

PAMELA ELCHERT THURMOND

on behalf of Creditor CITY OF PHILADELPHIA pamela.thurmond@phila.gov edelyne.jean-baptiste@phila.gov

PHILLIP D. BERGER

on behalf of Creditor Sharon Bank berger@bergerlawpc.com kaufmann@bergerlawpc.com

REBECCA ANN SOLARZ

on behalf of Creditor KeyBank N.A. S/B/M to First Niagara Bank N.A. bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com

ROBERT J. LOHR, II

on behalf of Debtor Richard Braude bob@lohrandassociates.com leslie@lohrandassociates.com;r59687@notify.bestcase.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

1.	Ordinary and reasonable settlement costs, including, but not limited to those related to notary services, deed preparation, disbursements, express shipping, surveys, municipal certifications, or any other such routine matters	\$6,392.96
2.	Statutory liens, specific to this property, paid at closing directly to the City of Philadelphia for taxes and water	\$12,116.33
3.	Internal Revenue Service Serial Number 254129017	\$124,673.26
4.	Property repairs	\$130,722.45
5.	Real estate commission	\$14,495.00
6.	Attorneys' fees, if any	\$1,500.00

7.	Any small (less than \$300) allowances agreed to be made to Buyer to settle any unforeseen dispute arising at settlement	\$0.00
8.	Non-statutory liens, sewer and trash	\$0.00
	TOTAL	\$289,900.00

After paying all statutory/municipal liens, specifically attached to 2040 S. Opal Street, Philadelphia, PA 19145, OPA #481311500, settlement costs, real estate commission and attorney's fees, the title clerk shall apply the remaining funds toward the payment of the judgment liens encumbering the Debtor's real property held by the City of Philadelphia and the Internal Revenue Service in their order of priority. There shall be no proceeds paid to Kenneth West, Chapter 13 trustee. To the extent necessary, Debtor shall immediately amend his plan, consistent with this Order and the sale of the Property. All secured creditors paid any proceeds from the sale of the Property shall file an amended proof of claim or withdraw the proof of claim after having received said proceeds.

The title clerk shall fax a completed HUD-1 or settlement sheet from the closing directly to the trustee immediately upon the close of the settlement, and the trustee shall promptly notify the title company of any objections to the sums to be disbursed.

If this Order is entered prior to confirmation of debtor's chapter 13 plan, debtor shall not be permitted to voluntarily dismiss this case; debtor may, however, convert this case to one under Chapter 7. In the event the case is converted to Chapter 7, any funds remaining in the possession of the standing trustee shall be transferred to the appointed Chapter 7 trustee.

This Order shall be effective immediately upon entry. No automatic stay of execution, pursuant to Rule 62(a) of the Federal Rules of Civil Procedure, or Bankruptcy Rule 6004(h) applies with respect to this Order.

BY THE COURT



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Magdeline D. Coleman  
Chief U.S. Bankruptcy Judge